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ABSTRACT

Recognizing that the economic well-being of older black females is associated with current employment as well as previous work history, this study attempts to determine the extent to which health status influences workforce participation or non-participation by older females, and to ascertain if there are significant differences by race. The study also seeks to identify the relative importance of health, socio-demographic, and economic factors in predicting the employment status of older black women. Background materials cited indicate that the following factors contribute to diminished economic well-being for black females throughout their lifetimes: (1) work history of low-paying jobs; (2) greater unemployment; (3) lower levels of education; (4) lower likelihood of marriage; and (5) greater likelihood of being heads of households. The economic status of the elderly is surveyed in terms of Social Security, pensions, and the incidence of poverty. The analysis uses data from the Supplement on Aging to the 1984 National Health Interview Survey. Findings indicate that older black females (55-74 years of age) are more likely to be employed than their white counterparts, but are confronted by race, gender, and age discrimination. The report includes 17 tables, and a list of 43 references is appended. (AF)

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INTRODUCTION

Among Americans 55 years of age and older, the impact of race and gender converge to render older Black females at greater risk for low income and poverty than other segments of the U.S. population. Because of the greater likelihood of having lifetime experiences of low paying jobs and higher unemployment which leave minimal income from Social Security benefits, retirement plans and investments, many older Black females find it necessary to continue to work to meet their economic needs. Yet, at the same time, many experience increasing health-related problems which challenge their resources and employability. The following research examines the extent to which health is associated with employability among older Black females, and specifically explores the relative importance of health, socio-demographic, and economic factors in predicting the employment status of older females. Data from the Supplement on Aging to the National Health Interview Survey are used upon which to conduct a comparative analysis by race.

BACKGROUND

The most significant demographic shift occurring in the U.S. population is the growth in the number of persons 65 years of age and older, more than three-fifths of whom will be females (U.S. Senate Special Committee on Aging, 1987). In 1900, only 4.1 percent of the population was 65 years of age or older, but by 1980, older persons constituted 11.3 percent of the total population (Bureau of the Census, 1983). By the year 2030, it is projected that one out of every five Americans is likely to be at

least 65 years of age (Bureau of the Census, 1983). The trend toward increasing longevity applies to the Black as well as white population, although there are considerable variations by race. Because of higher fertility and greater advances in life expectancy, the older Black population is growing at a faster rate than among whites. During the last decade the older Black population (65 years of age and older) expanded about one third, whereas among whites the elderly segment of the population increased by one-fourth (Bureau of the Census, 1983). Comprising 8.5 percent of the population 55 years of age and older in 1982, Blacks are expected to reach 14 percent of the population by 2050. Moreover, because females have greater life expectancy than men, elderly females are expected to continue to outnumber men among both Blacks and whites. Consequently, a great many of the problems confronting the elderly will be those of females and to a considerable extent, of minority females. Primary among these concerns are that Black females are likely to face circumstances of low income and poverty over their extended period of longevity.

The lifelong experiences of females lay the groundwork for their economic well-being in old age. And, these experiences differ by race. Black females historically have a greater participation in the labor force than white females. Among white females, labor force participation rates have doubled since World War II (Lichter & Costanzo, 1987). On the other hand, among Black females, they have increased less dramatically given their traditionally higher rates of employment. Employment for Black females traditionally has been less likely to be inhibited by the presence of young children in the household (Bureau of the Census,

1980). Yet, their median earnings and economic resources over their lifetimes have been substantially less than that of their white counterpart. This is further evidenced in the greater clustering of employed Black females than white females in low paying blue collar, household service, semi-skilled, and unskilled jobs as well as the higher rates and longer periods of unemployment (Bureau of Labor Statistics, 1983). Also contributing to the significant difference in economic resources of older Black and white females is the gap in level of educational attainment. Although the level of educational attainment has increased among both Black and white females in recent decades, it is still lower among Black females than white females, and particularly is evident in the older age groups.

In addition, it is important to note that older white females have a greater likelihood of having a lifelong pattern of economic dependency on males. Generally, among white females, those who are married have been less likely to participate in the labor force (Lichter & Costanzo, 1987). In contrast, Black females are more apt to have never-married, or if married, more likely to be separated or divorced. Moreover, the proportion of female householders with two or more children under 18 years old has been higher among Black females than among white females.

All of these factors --- work history of low paying jobs, greater unemployment, lower levels of education, a lower likelihood of marriage and a greater likelihood of being a female householder contribute to diminished levels of economic well-being over the lifetime for Black females and have a cumulative effect for their economic status in later years. Consequently, given

overall racial differences among females within a lifetime context, the prospect for low income and poverty for elderly Black females are considerable.

Economic Well-Being of the Elderly

Aging is generally associated with a decline in economic well-being. According to the Bureau of the Census (1987), income tends to increase for females until about age 50 years, after which there is a decline in income when persons begin to retire. For example, older females (65 years and above) had a median income in 1981 of $4,000 compared to $7,000 for females aged 25 to 64 years. Although income tends to decline with age, economic status varies significantly by gender and race. Using income as an indicator of economic status, the economic well-being of elderly males is generally higher than that of females and also higher among whites than Blacks. For example, the median income of white men 65-69 years of age in 1984 was $12,948, but was $7,545 for Black men, $6,527 for white females and $4,446 for Black females (U. S. Senate Special Committee on Aging, 1986). Moreover, nearly eighty percent of elderly Black females in 1981 had incomes below $5,000 in comparison to only fifty percent of white females (Bureau of the Census, 1983). Overall, as income tends to decrease for the elderly, they also become more reliant upon other economic resources such as Social Security benefits, augmented by pensions, savings and other assets. For most, there is limited potential to increase their income through employment. In particular, for older females their economic status may be considerably affected by their spouses' economic and retirement

benefits as well as their own employment history. To a large extent, this places older Black females at a disadvantage given the greater likelihood of being separated, divorced, widowed, or never-married.

Social Security - With regard to sources of income for the elderly, the majority (90 percent) of older persons rely on retirement benefits from Social Security (Butler & Lewis, 1983). For approximately one-fifth of all elderly persons and two-fifths of the Black elderly, nearly all of their income stems from Social Security. However, Social Security benefits are the lowest for older Black females. In 1983, retired Black female workers received the lowest average benefits from Social Security of $317 per month in comparison to $386 for retired white females, $411 for retired Black males and $503 for retired white males. Similarly, they had the lowest monthly income among spouses of retired workers as well as among those receiving disability and survivors' payments (National Caucus and Center on Black Aged, 1987).

Pensions - Black females are also less likely to receive the benefits of pensions from their employment (Woody & Malson, 1984). In 1984, only 5 percent of elderly Black females received pensions, in comparison to 12 percent of white females, 20 percent of Black men and 34 percent of white men (National Caucus and Center on Black Aged, 1987). Low pension benefits for females in general, and minority females in particular, result from a lifelong work history of low status jobs which provide no or limited pension benefits. In addition, a significant number of

older Black females have been employed as private household workers, not covered by Social Security or private pensions.

In recent years, primarily as a result of the increase of the numbers of white females entering the labor force, a rising divorce rate accompanied by the growth of families maintained by females, and a lengthening of the life expectancy of the U.S. population, pension coverage has become a matter of increasing concern for females. In an effort to eliminate many of the difficulties that female workers encounter, the Retirement Equity Act of 1987 takes into consideration many of the special work patterns of females. Specifically, it is designed to make it easier for females to earn pensions and to receive retirement income following divorce or death of a spouse. In addition, the Retirement Equity Act makes it easier to accommodate "breaks in service" due to childrearing in order to help females retain their pension rights. However, it still does not deal with the problems of transferring pension benefits from one employer to another during one's worklife.

Although income is a primary measure of economic status, it is not the sole indicator. Other indicators of economic resources include equity in homes, substantial savings and investments. Nonetheless, earnings from property income, investments and pensions are less common than income from Social Security. Among elderly Black householders, 47 percent of income was derived from Social Security, 27 percent from earnings, 10 percent from pensions, 10 percent from other sources and 5 percent from property. In comparison, among elderly white householders, only 37 percent of their money income was obtained from Social

Security, 25 percent from earnings, 23 percent from property, 13 percent from pensions and only two percent from other sources (Bureau of the Census, 1983). Additional resources for the elderly include income transfers and non-cash benefits such as rent-free housing and food stamps which add to their economic well-being.

Poverty - Economic resources for older females are of particular concern because of their greater longevity. And the greater the lifespan, the greater the likelihood of encountering poverty. Older females face the possibility of living longer, which necessitates spreading limited economic resources over a longer period of time. The average life expectancy for whites is now 75.2 years, and is slightly less for Blacks at 69.6 years (U.S. Department of Health and Human Services, 1985a). It is also important to point out that the greatest expansion among older persons is occurring among the "old" old, that is persons 75 years of age and older. Not only are these persons most likely to be female, they are also least apt to be able to work and likely to have increased medical costs.

Poverty is related to the type and source of income. Those who rely primarily on Social Security are apt to be the poorest. Over 30 percent of those with Social Security income in 1981 were considered poor. Lowest poverty rates were reported for older persons who relied on wage and salary income. Income from Social Security is generally too low to cover even routine living expenses. Rates of poverty are higher among females than men, as females accounted for more than half (58.9 percent) of the elderly population in 1984, but nearly three-quarters (71.2 percent) of

the elderly poor (U.S. Senate Special Committee on Aging, 1987). Similarly, rates of poverty are greater among Blacks and Hispanics than elderly whites; and, accordingly are greatest among elderly minority females. In 1983, 26.4 percent of elderly Black females living in families were impoverished and 63.4 percent of those living alone or with unrelated individuals were living below the poverty level. In contrast, among white females, only 7.0 percent of those in families and 24.5 percent living alone or with unrelated individuals were living below the poverty level (Bureau of the Census, 1987). Older persons who can work until about age 70 are able to reduce the likelihood of being poor. Those who worked all year had half the poverty rates of those who did not work at all during the year (Bureau of the Census, 1987).

Employment Among the Elderly

Enhancing employment opportunities among the elderly is viewed as one mechanism for addressing their income needs (White House Conference on Aging, 1981b). Research has shown family income to be highest among older persons who worked full-time (American Association of Retired Persons, 1983). However, the rates of employment for older females decline with increasing age, although they still remain higher for Black females than white. According to the U.S. Department of Labor (1985), 49.4 percent of white females in 1984 and 53.0 percent of Black females 55-69 years of age were employed. At the ages of 60-64 years, this declined to 32.9 percent and 37.4 percent respectively. After age 65, only 7.5 percent of white females and 8.2 percent of Black females were employed. As noted by Butler and Lewis (1983), older

Black females are more likely to work than elderly white females in order to support themselves. Although the greatest majority of older persons who are not working consider themselves retired, there are some who view themselves as unemployed. And, as expected the rates of unemployment are higher for older Black females than similar whites. Among white females, 65 years of age and older, unemployment was 6.6 percent in 1985. On the other hand, among similar Black females, the unemployment rate was 11.0 percent (Bureau of Labor Statistics, 1987a).

A number of reasons are offered by older persons for not working. Results of a survey of retired persons by the American Association of Retired Persons indicate the most frequently cited reason is "not wanting or not having a need to work" (American Association of Retired Persons, 1983). However, these data are not analyzed by gender, race, income, or other factors.

In the past, mandatory retirement was frequently cited as a reason for not working (Butler & Lewis, 1983). With the new Age Discrimination in Employment Act amendments enacted by Congress in 1986, mandatory retirement at age 70 is abolished for most workers. Others may chose not to work because of early retirement options which provide financial inducements to leave the workforce before age 62. Still others may retire because of social expectations and long-held plans for their older years. Again, to what extent Black females are among these, it is not known.

Being employed after becoming eligible for retirement benefits is related to the ability to make more money income from work than from Social Security and/or pension benefits (Bureau of the Census, 1983). However, it is also likely that older persons

will continue to work and obtain earned income only to the extent that their health allows. Findings from the American Association of Retired Persons Survey (1983) indicate that 23 percent of older persons do not work because of poor health or disability. Although there is an abundance of data on the health problems of the elderly in general, very little data have been reported on the specific nature of the health problems of those who are not working, that is the range of ability or disability. Similarly, very little has been reported on the health conditions and physical limitations of those who continue to work, and in particular by occupation and full-or part-time employment status. Moreover, the data on race differences regarding employment status and health among elderly females is meager, despite significant race differences in health conditions (U.S. Department of Health and Human Services, 1985a). For example, it is fairly well documented that hypertension and diabetes are more prevalent among older Black females than older white females (U.S. Department of Health and Human Services, 1985a).

PURPOSE OF STUDY

Recognizing that the economic well-being of older Black females is associated with current employment as well as previous work history, this paper attempts to obtain a better understanding of the extent to which health status influences participation or non-participation in the labor force by older females, and to ascertain if there are significant differences by race. Further, this study sets out to identify the relative importance of health,

socio-demographic, and economic factors in predicting the employment status of older females.

METHODS

Data and Sampling - The data for this analysis come from the Supplement on Aging to the 1984 National Health Interview Survey (SOA-NHIS; Fitti & Kovar, 1987). While the primary purpose of the NHIS survey is to provide national data on the incidence of illness and injuries, the prevalence of chronic conditions, the utilization of health services, and other health related topics, the Supplement on Aging was added in response to a growing concern by public agencies to have health information about older people. Specifically, the objectives of the SOA were to characterize the health and social status of persons aged 55 years and over in the United States, and to ascertain how psychosocial and environmental factors influence health and aging in a changing society.

A multistage probability design was utilized to select respondents for the overall NHIS survey upon which to base national estimates for the civilian noninstitutionalized population residing in the United States. A subset of the NHIS sample was chosen for the SOA, consisting of respondents 55 years of age and older. A detailed description of the sampling methodology is published elsewhere (U.S. Department of Health and Human Services, 1985b)

Face-to-face household interviews were conducted from January 1984 to January 1985. A total of 16,697 sample persons from the 39,996 households of the 1984 NHIS were chosen for the SOA interview. Of these, interviews were completed with 16,148 or

96.7 percent of the SOA subsample. This included 9,355 females and 1,210 Blacks.

For this analysis, only females between the ages of 55-74 years of age were included. Given that very few females 75 years of age and older are employed (2.7 percent for Blacks and 2.1 percent for whites in the SOA sample), those females 75 years and above were excluded. Also, excluded from this analyses were the female respondents in the SOA who were neither Black nor white (n=144). This resulted in a total sample of 6,367 female respondents, in which 531 or 8.3 percent were Black and 5,836 or 91.7 percent were white. These percentages are comparable to those reported by the U.S. Senate Special Committee on Aging, (1987) relative to the racial composition of the elderly population.

Instrumentation - The NHIS survey instrument was augmented for the SOA with specific items focusing on older persons. For the SOA, various items were used from other fairly well-known national studies such as the National Survey of the Aged, the National Health and Nutrition Examination Study, the National Nursing Home Survey, the Survey of Income Program Participants and the Annual Housing Survey, among others. Specific documentation on the SOA instrument is provided by Fitti and Kovar (1987).

Dependent Variable - Employment status was the dependent variable for this analyses. It was ascertained by asking "what was ---- doing most of the past 12 months, working at a job or business, keeping house, going to school or something else? For the multivariate analyses, the four responses were later categorized

into "1" working and "0" not working. Additional information on employment was asked pertaining to number of hours worked, current occupation, current industry of employment, and perception of retirement/ employment status, and desire to work.

Independent Variables - A number of variables were examined as factors affecting employment status. These included items focusing on economic status, health status, and socio-demographic background.

o **Economic Status** - Among the questions pertaining to economic status was total family income, e.g., combined family income during past 12 months, including money from jobs, Social Security, retirement income, unemployment payments, public assistance, interest, dividends and so forth. The NHIS poverty index was also calculated based upon family size, number of children under 18 years of age, and family income using the 1983 poverty levels published by the Bureau of the Census in August 1984. In addition, questions were also asked to determine if respondents received income from specific sources such as Social Security, private employer pensions, military pensions, disability payments, or money from a child.

o **Health** - The primary measure of health and its relationship to employment status was the respondent's perception of her "ability to work". This question was asked only of persons 70 years of age or less. For the multivariate analysis, responses were coded accordingly: "1" unable to work, "2" some limitations in kind/amount of work or other activities, "3" not limited.

Other measures of health included the respondent's self-rated health and the number and the type of medical conditions.

o **Socio-demographic Background** - Measures of socio-demographic background were age, education and marital status. Region of the country and living arrangements were also encompassed among the socio-demographic characteristics. As anticipated from previous studies, the socio-demographic, economic and health characteristics of the respondents varied significantly by race. For example, white females 55-74 years of age (47.7 percent) were more likely than Black females (33.5 percent) to be married, while a greater percentage of Black females than white (63.0 percent and 46.9 percent, respectively) were apt to be separated, divorced and widowed. Also, white females had a significantly higher mean level of educational attainment ($\bar{X}$ = 10.90) than did Black females ($\bar{X}$ = 8.57). For this sample, the average age of Black females in this sample was 69.7 years and 70.1 years for white females. This slight age difference by race was not statistically significant.

Over half (61.5 percent) of Black females were residents of the South, with few living in the Western region of the country (7.0 percent). On the other hand, white females were more evenly distributed over the four regions. Also, with regard to living arrangements, Black and white females were equally as likely to live alone (35.4 and 36.4 percent respectively), but a greater percentage of white females than Black lived with a spouse (47.5 percent in comparison to 31.5 percent). Percentages were twice as high among Black females than white (30.1 percent to 15.0 percent) in terms of those who lived with relatives. Moreover, Black

females lived in households with a greater number of members ($\bar{X}$ =2.32 for Black females and X = 1.98 for white females). Level of family income was higher for white females ($\bar{X}$= $14,600) than Black ($\bar{X}$=$9,100), and concomitantly a greater portion of Black females (42.8 percent) than whites (11.5 percent) had incomes below the NHIS poverty index.

With regard to health, Black females rated themselves as being in poorer health than did white females. The mean score on self-rated health for Black females was 3.34 (sd=1.22) and was 2.75 (sd=1.18) for white females; the difference was statistically significant (F=130.4, df=1, p=.001). This was also reflected in the distribution of specific medical conditions. Only 28.0 percent of Black females had no medical conditions in comparison to a third of white females (33.6 percent). However when each racial subgroup is examined, the mean number of medical conditions was less for white females ($\bar{X}$=1.32, sd=1.87) than for Black females ($\bar{X}$=1.17, sd=1.26); this difference, however was not statistically significant.

In terms of ability to work, only 18.6 percent of white females in contrast to 31.8 percent of Black females indicated that they were unable to work. Similarly, a greater percentage of white females (66.3 percent) had no limitations on their ability to work in comparison to only half (50.4 percent) of Black females. This racial difference was statistically significant (Chi-square=44.4, df=2, p=.001).

o **Analyses Procedures** - Univariate statistics were initially used to obtain descriptive analyses. Relationships among variables were examined using bivariate statistical procedures,

TABLE 1

Major Activity During Past Month

	Black		White	
	n	percent	n	percent
Working	133	(25.0)	1214	(21.1)
Keeping House	313	(59.4)	3797	(65.9)
Going to School	3	(.6)	32	(.6)
Something Else	78	(14.8)	718	(12.5)

TABLE 2

Occupational Distribution by Race for Employed Older Women Workers

	Black		White	
Occupation	n	percent	n	percent
Executive, Administrator	7	(5.7)	125	(11.3)
Professional	10	(8.1)	148	(13.4)
Technical	3	(2.4)	32	(2.9)
Sales	6	(4.9)	157	(14.2)
Administrative Support	13	(27.6)	310	(28.1)
Private Household	34	(27.6)	17	(1.5)
Protective Services	3	(2.4)	3	(.3)
Service	41	(33.3)	147	(13.3)
Farming	--	--	13	(1.2)
Production	--	--	29	(2.6)
Machine Operation	5	(4.1)	95	(8.6)
Transportation	--	--	6	(.5)
Handlers	1	(.8)	16	(1.4)
Unknown	--	--	6	(.5)

consisting primarily of Chi-square analyses, analyses of variance, and Pearson's rho. For the multivariate analyses, logistic regression was applied using the SAS program. It is recognized that the SOA data set is cross-sectional which places limitations on the scope of the analysis.

RESULTS

Employment Status - The majority of older females 55-74 years of age were currently not employed. As shown in Table 1, this pertained to 75.0 percent of Black females and 79.9 percent of white females. The difference by race in employment status was statistically significant (Chi-square = 10.29; df= 4, p=.05). Conversely, the employment rate for older Black females was 25.0 per 100 and 21.1 per 100 white females, 55 to 74 years of age. These rates are slightly higher than those reported by the Bureau of Labor Statistics, 1987b) for the 1984 time period.

Table 2 presents the occupational distribution by race of older female workers. Although both groups were apt to be employed in female-dominated professions, a greater percentage of Black females than white were likely to be employed in private household work (27.6 percent and 1.5 percent respectively) and service occupations (33.3 percent to 13.3 percent respectively). This reflects the general occupational distribution reported for females by race (Bureau of Labor Statistics, 1987b). Further, this is not surprising for this category of older females given the historical trends in occupational distribution among females in general and minority females in particular.

TABLE 3

Distribution of Employment By Industry and Race of Older Women Workers

	Black		White	
Industry	n	percent	n	percent
Agriculture	--	--	18	(1.6)
Mining	--	--	2	(.2)
Construction	--	--	18	(1.6)
Manufacturing	7	(5.7)	171	(15.5)
Utilities	2	(1.6)	37	(3.4)
Trade	11	(8.9)	233	(21.1)
Finance	4	(3.3)	73	(6.6)
Business Services	5	(4.1)	46	(4.2)
Personal Services	46	(37.4)	72	(6.5)
Entertainment	3	(2.4)	13	(1.2)
Professional Services	38	(30.9)	357	(32.3)
Public Administration	7	(5.7)	52	(4.7)
Unknown	--	--	12	(1.1)

TABLE 4

Class of Work for Older Women Workers by Race

	Black		White	
	n	percent	n	percent
Private Company	80	(65.6)	736	(67.4)
Federal Government	2	(1.6)	20	(1.8)
State Government	7	(5.7)	46	(4.2)
Local Government	21	(17.2)	130	(11.9)
Other Business	1	(.8)	33	(3.0)
Self-Employed	11	(9.0)	113	(10.3)
Work, No Pay	--	--	13	(1.2)

With regard to the industry in which employed, as shown in Table 3, older Black females were most likely to be employed in personal services (37.4 percent), followed by professional services (30.9 percent). White females were also likely to be clustered in the professional services (32.3 percent), but more likely than Black females to be in wholesale and retail trade (21.1 percent) as well as more likely to participate in other areas of industry such as agriculture, mining, construction, manufacturing and finance.

There were few differences by race in the "class of worker," as shown in Table 4. The majority of females both Black and white, were employed by private companies (65.5 percent and 65.4 percent, respectively). However, Black females were slightly more likely than whites to be in local government (17.2 percent and 11.9 percent, respectively).

Of those who were employed, approximately 90 percent of both races had actually worked in the past two weeks. However, older Black females were apt to have worked averaging fewer hours part time (61.2 percent), ($\bar{X}$=27.9, sd=14.6) than white females. Only 53.6 percent of white females worked part time; their hours averaged 32.2 (sd=13.7). This difference was statistically significant (F=2499.32, df=1, p=.001).

Perception of Retirement

As would be expected, few females who were employed viewed themselves as completely or partly retired (17.3 percent for Blacks and 18.0 percent for whites). On the other hand, 76.8 percent of Black females who were not employed and 74.9 percent of

TABLE 5

Family Income and Percent of Employed Older Women

	Black		White	
Income	n	percent employed	n	percent employed
Under $5,000	141	(14.9)	445	(9.5)
5- 6,999	66	(19.7)	364	(11.3)
7- 9,999	70	(21.4)	670	(13.9)
10-14,999	72	(27.8)	891	(19.3)
15-19,999	32	(37.5)	724	(23.9)
20-24,999	19	(47.4)	531	(25.2)
25-34,999	18	(66.7)	607	(28.3)
35-49,999	17	(47.1)	414	(34.8)
50,000 +	7	(57.1)	255	(34.1)

TABLE 6

Family Income by Employment Status

	Employed	Not Employed
Black		
Median	$11,000	$ 6,000
Mean	$12,509	$ 8,003
White		
Median	$20,000	$14,000
Mean	$17,195	$ 3,947

similar white females perceived themselves as completely retired. There was no statistically significantly difference by race in perception of retirement in relationship to employment status. Employment status closely resembled perception of retirement for both groups.

Of those females who were not working and who considered themselves retired, 39.9 percent of Black females were retired because of health reasons. In contrast, only 17.1 percent of white females had retired because of health reasons. The difference was statistically significant (Chi-square = 69.65, df=1, p=.001). This was reflected in the responses of those who indicated that they could work if a job was available. This pertained to 20.5 percent of Black females who were not employed and 33.0 percent of white females of similar status. Again, this difference was statistically significant (Chi-square = 71.72, df=2, p=.001).

With regard to work history, the majority of not employed females (83.2 percent Black and 83.1 percent white) indicated that they had worked at some point in their lifetimes. However, a statistically significant greater percentage of Black females (84.8 percent) than whites (70.6 percent) (Chi-square =28.99, df=1, p=.001) had worked since age 45. Unfortunately, the NHIS-SOA did not obtain information on the types of occupations or whether previous employment was full or part-time.

Employment Status and Economic Status - As expected, a fairly strong relationship emerged between employment status and family income for both Black and white females (r = -.294, p =

.001 for Black females; r = -.188, p = .001 for white females). As shown in Table 5, those with higher family incomes are likely to be employed. This suggests that earnings from employment may have contributed to the higher family incomes. Moreover, the difference in economic status between the employed and the nonemployed is much more pronounced among Black females than white. For example, as shown in Table 6, the median family income of nonemployed white females was $14,000 a year in contrast to $20,000 for employed white females, representing a 43 percent increase. On the other hand, among Blacks the difference in median family income between the nonemployed ($6,000) and the employed ($11,000) reflected a considerably larger increase of 83 percent.

Those who were employed were also less likely to be below poverty level as indicated in Table 7. Specifically, the percentage of employed white females was greater for those above poverty (23.1 percent) than for those below poverty (10.0 percent). Also, among Black females, a greater percentage of those above poverty were employed (31.7 percent) in comparison to Black females below poverty (17.9 percent). For both races, the poor and those of the lowest family incomes were the least likely to be employed, but with a substantial difference by race.

Further evidence of the relationship between employment status and the economic situation of older Black females in comparison to white females is provided by an analysis of the source of income. Although there is no significant difference in the number of Black and white females who receive retirement income (slightly more than one third of the employed received some

TABLE 7

Poverty Index and Percent of Employed Older Women

	Black		White	
	n	percent employed	n	percent employed
Above Poverty	252	(31.7)	4331	(23.1)
Below Poverty	190	(17.9)	570	(10.0)

TABLE 8

Age Distribution and Percent of Employed Older Women

	Black		White	
	n	percent employed	n	percent employed
Age				
55-59	95	(54.8)	1151	(47.7)
60-64	104	(40.3)	1079	(30.4)
65-69	165	(18.8)	1947	(13.6)
70-74	165	(5.5)	1584	(6.8)

TABLE 9

Marital Status and Percent of Employed Older Women by Race

	Black		White	
	n	percent employed	n	percent employed
Married	200	(29.6)	3411	(20.0)
Widowed	212	(17.0)	1700	(17.7)
Divorced	45	(33.3)	330	(38.2)
Separated	41	(22.0)	60	(40.0)
Never Married	29	(48.3)	248	(31.9)

retirement income and approximately three-fourths of the non-employed), the range of the sources varied by race. Black females, whether employed or nonemployed, were significantly more likely than whites to be reliant upon Social Security (approximately 78 percent of Black females in contrast to 67 percent of white females) (Chi-square = 20.713, df=3, p=.001). Accordingly, white females were more likely to receive retirement income from private employers, railroad and government pensions, investments and other sources.

Employment Status and Socio-Demographic Background - For both Black and white older females, employment status was related to socio-demographic background characteristics. Generally, as age increases, the less likely one is to be employed. The mean age for employed females was 62 years and almost 67 years for nonemployed females of both races. This is not unexpected as one's ability to work decreases with increasing age. And, there are also cultural values and expectations associated with age and retirement from the workforce.

With regard to racial differences in employment status by age, a significantly greater percentage of Black females than white between the ages of 55-69 years were employed, as shown in Table 8. After age 70, only 5.5 percent of Black females and 6.8 percent of white females were employed. The difference however in the upper age group was not statistically significant.

Employment status varied significantly by marital status for both Black and white females. However, Table 9 indicates that the nature of the association was not the same. Among Black females,

TABLE 10

Education and Percent of Employed Older Women

	Black		White	
	n	percent employed	n	percent employed
None	15	(13.3)	14	(12.0)
1-8	251	(14.7)	782	(10.4)
9-11 Years	102	(35.3)	843	(15.8)
12 Years	101	(32.7)	2283	(24.0)
1-3 Years College	25	(44.0)	863	(24.8)
College Graduate	15	(40.0)	533	(27.0)
5 +	8	(62.5)	437	(45.6)

TABLE 11

Region and Percent of Employed Older Women

	Black		White	
	n	percent employed	n	percent employed
Northeast	57	(33.3)	1441	(21.7)
Northcentral	87	(28.7)	1510	(21.7)
South	315	(22.5)	1802	(19.1)
West	38	(21.1)	1008	(22.7)

those who were never-married were most likely to be employed, whereas among white females, those who were separated were most apt to be working. Least likely to be working among older females of both races were those who were widowed.

A comparison of racial differences across each marital status category indicated that a significantly greater percentage of married older Black females (29.6 percent) were apt to be working than were similar white females (20.0 percent). There were no statistically significant differences by race for employment status among the widowed. However, among the divorced and separated, older white females had a greater likelihood of employment than did their Black counterparts. However, never-married older Black females were more likely to be employed than similar whites.

Employment status also appeared to be associated with level of educational attainment for both Black and white females. As level of educational attainment increased, the more likely an older female was to employed. The relationship was stronger for Black females ($r=.22$, $p=.001$) than white females ($r=.17$, $p=.001$). As shown in Table 10, older females with less than a high school education were least likely to be employed. The percentage of employed females increased as level of educational attainment reached some college education (35.9 percent of Black females and 22.3 percent of white females). It is important to note, however, that Black females were significantly more likely at every educational level to be employed than were older white females.

With regard to region of residency, there was no statistically significant association with employment status as

given in Table 11. Employment across the four regions approximated 20 percent for white females. Although a greater percentage of Black females in the Northeast (33.3 percent) and Northcentral (28.7 percent) were employed than in the other regions, the differences were not statistically significant among Black females. However, when each region is examined separately for racial differences, there was one significant difference. In the Northeast, older Black females were significantly more likely to be employed than were similar white females (Chi-square = 6.37, df=1, p=.01).

Employment status also varied with living arrangements as given in Table 12. Those living with non-relatives were the most likely of both races to be employed. Significant differences by race however did emerge. Older Black females living with a spouse and those living with relatives were more apt to be employed than were similar white females. There were no significant race differences in employment status for those living alone or those living with non-relatives.

Health and Employment Status - Among the major concerns of this analysis was the relationship between health and employment status. Several measures of health were examined to explore racial differences with regard to employment status.

A fairly strong association was found for health and employment status for both Black and white females. The healthier individuals tended to be employed, having fewer medical problems and limitations than those who were not employed. This was apparent across three health measures.

TABLE 12

Living Arrangements and Percent of Employed Older Women

	Black		White	
	n	percent employed	n	percent employed
Living Alone	165	(18.2)	1643	(21.9)
Living with non-relatives	12	(41.7)	61	(32.8)
Living with spouse	196	(29.6)	3369	(20.0)
Living with relatives	154	(26.0)	688	(23.3)

TABLE 13

Self-Rated Health and Percent of Employed Older Women

	Black		White	
	n	percent employed	n	percent employed
Excellent	45	(37.8)	1053	(34.4)
Very Good	87	(46.0)	1236	(25.1)
Good	119	(29.4)	1950	(19.1)
Fair	173	(20.8)	1064	(12.3)
Poor	101	(5.0)	432	(5.6)

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TABLE 14

Medical Conditions and Percent of Employed Older Women

	Black		White	
	n	percent employed	n	percent employed
Osteoporosis	5	--	272	(14.7)
Broken Hip	13	--	120	(11.7)
Hardened Arteries	31	(19.4)	354	(7.3)
Hypertension	330	(20.0)	2337	(16.8)
Rheumatic Fever	16	(31.8)	189	(21.2)
Rheumatic Heart Disease	2	(100.0)	58	(20.7)
Coronary Heart Disease	16	(25.0)	133	(12.8)
Angina Pectoris	14	(14.3)	324	(10.8)
Myocardial Infarction	6	(16.7)	86	(20.9)
Other Heart Attacks	28	(10.7)	208	(9.1)
Stroke	28	(7.1)	184	(6.5)
Alzheimer's	2	--	24	(16.7)
Cancer	12	(16.7)	599	(15.4)
Arthritis	323	(19.2)	2986	(16.7)
Diabetes	100	(14.0)	474	(10.8)
Aneuryism	--	--	24	(16.7)
Blood Clots	5	--	88	(18.2)
Varicose Veins	47	(23.4)	802	(22.1)

TABLE 15

Ability to Work and Percent Employed

	Black		White	
	n	percent employed	n	percent employed
Unable to Work	116	(2.6)	777	(3.6)
Some Limitations	65	(35.4)	636	(24.2)
Not Limited	181	(54.1)	2765	(33.5)

In terms of self-rated health, the percentage of employed persons generally tended to decrease with declining perceptions of health as shown in Table 13. Among both Black and white females, those with "excellent" and "very good" health were most likely to be employed. On the other hand, a very small percentage of those with self-rated "poor" health were employed. With the exception of those with self-rated "poor" and "excellent" health, significant differences were evident by race. Older Black females of "fair" to "very good" self-rated health were more likely to be employed than were their white counterparts.

The greater tendency of older Black females to be employed across varying health statuses more than older white females was also evident when the type and number of medical conditions were examined. As shown in Table 14, for the five medical conditions most likely to emerge among older females (hypertension, arthritis, diabetes, hardening of the arteries and angina pectoris), Black females were more likely to be employed than white females. Only with regard to cancer was there no noticeable race difference by employment status. A note of caution is offered however, because having a specific medical condition does not reflect the extent of ability or disability.

The third measure of health - "ability to work" - further corroborated the relationship between health and employment status, as well as the higher likelihood of employment among Black females despite poorer health. Table 15 shows that among those who indicate that they are unable to work, there is no significant racial difference in the percentage employed. However, for those who are not limited (Chi-square =32.08, df=1, p=.001), as well as

TABLE 16

Logistic Regression of Economic, Health and Social-demographic Background Factors as Predictors of Employment

	I	II	III	IV	V	VI	VII	VIII
Race								
Black	.241*	.424***	.437*	.607***	2.060	.393	2.420	-.250
Income	-	.042***	.042***	-	-	-	-	-.002
Age	-	-	-	-.162***	-.161***	-	-	-.156***
Education	-	-	-	.129***	.133***	-	-	.101**
Marital Status								
Married	-	-	-	-1.076*	-1.292*	-	-	-1.104
Prev Married	-	-	-	.286	.741**	-	-	1.054***
Self-Rated Health	-	-	-	-	-	-.040	.143	-
Medical Conditions	-	-	-	-	-	-.211	-.202	-
Ability to Work	-	-	-	-	-	1.094***	.971***	.903***
Race X Income	-	-	-.001	-	-	-	-	-
Race X Age	-	-	-	-	-.023	-	-	-
Race X Education	-	-	-	-	-.018	-	-	-
Race X Married	-	-	-	-	1.439	-	-	-3.845
Race X Previously Married	-	-	-	-	-.346*	-	-	-1.501**
Race X Self-Rated Health	-	-	-	-	-	-	-1.221	.479**
Race X Medical Conditions	-	-	-	-	-	-	-.350	-
Race X Ability to Work	-	-	-	-	-	-	1.346	.479**

those with some limitations (Chi-square =3.87, df=1, p=.05), Black females are significantly more likely than white females to be employed.

Relative Importance of Various Factors - Taking into consideration economic status, health and socio-demographic background, some factors are apt to be more important than others in predicting the employment status of older females. To ascertain the relative importance of these factors for employment status, a series of logistic regression analyses were performed. The results of these analyses are given in Table 16.

An incremental approach was used to explore each set of factors separately, before combining them in an overall model. Column I presents the beta coefficient for race with employment status. When an economic status variable is added in Column II, specifically family income, both factors are significant. However, the addition of the interaction of race and family income is not significant in Column III and is not continued in the analyses beyond that point. In Column IV, the three socio-demographic background variables of age, education and marital status are combined with race as predictors of employment status; race, age, education and being married emerged as significant. However, when the interactions of these socio-demographic background factors are added in Column V, the only significant interaction pertained to race and marital status, specifically "race and previously being married". Among the health variables (Columns VI and VII), only ability to work was significant. And finally, Column VIII presents the combined model

TABLE 17

Odds Ratios and Confidence Limits
For Logistic Regression Model

	OR	Confidence Limits
Race		
Black	.779	.259 - 2.343
Income	.998	.988 - 1.008
Age	.856	.841 - .871
Education	1.106	1.076 - 1.137
Marital Status		
Married	.332	.095 - 1.161
Prev Married	2.869	1.551 - 5.309
Ability to Work	2.467	2.160 - 2.819
Race X Married	.021	.016 - .029
Race X Prev Married	.222	.068 - .727
Race X Ability to Work	1.614	1.076 - 2.423

with family income, socio-demographic and health status variables along with selected significant race interactions pertaining to marital status and "ability to work".

The odds ratios and associated confidence limits for the final model are presented in Table 17. These results indicate that for older females of both races, age and education are significant predictors of employment status along with marital status (previously married) and "ability to work". However, there are differences by race. Being previously married has a greater affect in increasing the possibility of being employed for white females than it does for similar older Black females. This is attributable in great part to the racial differences in employment status for separated females. Among white females, those who are separated are twice as likely to be employed as those white females who are married. Conversely, for Black females, marital separation appears to be associated with a slight decline in the numbers who are employed, relative to those Black females who are married.

The other significant interaction pertained to race and "ability to work" as a predictor of employment status. The data suggest that Black females are more likely to be employed than white, given varying levels of ability to work.

DISCUSSION AND CONCLUSIONS

Overall, the data from this analysis indicate that older Black females (55-74 years of age) have a greater likelihood of being employed than do their white counterparts. However, it is important to note that among employed older females, Blacks are

likely to work fewer hours than whites. These racial differences in employment status and number of hours worked among older women are in a large part due to employment history and lifelong experiences. Over their lifetimes, many Black females have encountered experiences of discrimination based on gender and race which have affected opportunities for employment. The result for many is a history of low paying jobs, often part-time employment, intermingled with longer periods of unemployment. Such patterns of participation in the workforce offer few chances to take part in private pension plans, to make maximum payments to Social Security or to accumulate substantial personal savings and investment for one's later years.

As previously noted, Black females have a greater likelihood than white females of having the lowest family incomes and also, of living below the poverty level (National Caucus and Center on Black Aged, 1987). Consequently, it is not surprising that older Black females would be more inclined to be in the labor force in an effort to enhance their economic status and well-being. Findings from this analysis indicated that the economic well-being of older females who were employed was greater than for those who were not employed, among both Black and white females. But the gap in family income between employed and nonemployed older Black females was considerably greater than among similar white females. This further underscores the greater economic importance of earned income from employment for older Black females relative to older white females.

Recognizably, employability among older female workers, and in particular Black females has several limitations. Foremost, as

evidenced in this analysis, employment decreases with increasing age. This is related to physical ability to work as well as to desire and expectations regarding work. Beyond 70 years of age, few older women are employed.

Further, this analysis pointed out the limitations of employability among the poorest of older women. The poor are apt to be the oldest of the old, with the greatest health problems. Particularly, among the poorest older Black females, employability is likely to be less than that of similar whites with respect to health.

Even if health improvements are made which increase the employability of older women, it is important to point out that few job opportunities are available for older persons (White House Conference on Aging, 1981b). Accordingly, there is a need for education and retraining of those who can and desire to work as well as the need to have greater range and diversity in employment for older workers, i.e. part-time work. This is critical given that many older Black females, and females in general may lack the skills to undertake employment in the rapidly changing technology of the work environment. As pointed out in the results of this study, education increases employability, even among older females, but older Black females are apt to have lower levels of education than their white counterparts.

Unfortunately, employment among older Black females is also going to be influenced not only by race and gender discrimination, but also by age discrimination. Although age discrimination is technically against the law, many employers are reluctant to hire older workers. In addition, over the past decade, numerous

employers have offered early retirement plans in an effort to trim their payrolls and/or increase the exit of older workers.

Limited employment possibilities for older Black females, increase the likelihood of being in poverty. For Black females who are currently in their older years, their options to enhance their economic well-being are few. To the extent possible, efforts can be made to improve their employability as well as to make available job opportunities. Also, it is important that Social Security and Medicare as well as cash and non-cash transfer benefits be maintained according to economic need, and increased where necessary to place older women above the poverty threshold.

New developments and changes with regard to benefits geared to the elderly need to be watched carefully and monitored. Recent reports from the Social Security Administration (Radner, 1987) and from other researchers (Danziger, et. al., 1984) have reported that the aged are far better off than they have been in the past, and in many cases, better off than the non-aged. However, most of these accounts have not focused on race differences in economic status among the elderly, much less the disparities by race and gender.

Because of concern around the growing elderly segment of the U.S. population, and the associated costs of maintaining their well-being, some changes are expected in the Social Security system as well as with private employer pensions and retirement benefits. It is not unexpected that contributions will increase, while benefits will decrease. We must be careful, however, to insure that the poor will not fall between the cracks.

With regard to Black females in general, the greatest efforts can be directed toward those who have not as yet reached their older years of life. Specifically, efforts are required to increase the employability of younger Black females through education and job experience as well as to insure that they have access to higher paying jobs which offer retirement and pension benefits. Additional changes need to be made in the Retirement Equity Act which would allow women to accrue retirement benefits from employer to employer. Finally, mechanisms need to be sought to expand the economic viability of the families of Black females, so that Black females in their younger years can reduce the possibilities of facing poverty in their later years.

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